

(Table 13) Problem Assets Based on the Financial Reconstruction Law

(Billions of yen)

	Mar. 31, '04 Actual Non-consolidated	Mar. 31, '04 Actual Consolidated	Mar. 31, '05 Actual Non-consolidated	Mar. 31, '05 Actual Consolidated
Bankrupt and quasi-bankrupt assets	361.6	485.9	448.3	481.0
Doubtful assets	1,202.7	1,409.1	924.4	1,074.2
Substandard loans	1,246.9	1,441.2	451.9	767.8
Sub-total	2,811.2	3,336.2	1,824.6	2,323.0
Normal assets	52,874.4	56,127.5	53,452.6	57,094.8
Total	55,685.6	59,463.7	55,277.2	59,417.8

(Note) Non-consolidated figures: Non-consolidated figures of Sumitomo Mitsui Banking Corporation.

Reserve for Possible Loan Losses

(Billions of yen)

	Mar. 31, '04 Actual Non-consolidated	Mar. 31, '04 Actual Consolidated	Mar. 31, '05 Actual Non-consolidated	Mar. 31, '05 Actual Consolidated
General reserve	769.0	837.7	417.6	633.6
Specific reserve	474.0	577.0	567.6	636.1
Loan loss reserve for specific overseas countries	7.8	7.8	3.9	3.9
Sub-total	1,250.8	1,422.5	989.1	1,273.6
Reserve for possible losses on loans sold to CCPC	-	-	-	-
Total	1,250.8	1,422.5	989.1	1,273.6

(Note) Non-consolidated figures: Non-consolidated figures of Sumitomo Mitsui Banking Corporation.